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FAIRMONT, W. Va.

Underwriters
Down And OutRECENT DECISION OF SUPREME
COURT PUTS QUIETUS ON
INSURANCE GAME.CLASSED AS ILLEGAL COMBINA-
TIONS IN RESTRAINT
OF TRADE.WHEELING, Dec. 3.—The West Vir-
ginia fire underwriters association is
a combination in restraint of trade.
It is illegal and it can be dissolved
by appealing to the courts.As an illegal combination any
action it may have it not binding
and cannot be enforced. It follows
that the Wheeling board is in the
same category.That is the result of the decision
rendered by the supreme court in the
recent Pocahontas coal case which
held that corporations had not the
right in West Virginia to enter into
an agreement to restrain unreason-
able free competition by deciding upon
a schedule of prices.That it applies to the fire under-
writers association has been found
by the insurance companies' own at-
torneys and is now admitted by the
insurance companies themselves.The Western Underwriters, a well
known insurance organ, admits the
force of the blow delivered by the
Supreme Court in the following state-
ment:"The decision of the Supreme Court
of West Virginia, handed down last
week, declaring illegal a combination
of coal companies to fix prices, and
holding that the old common law was
sufficient in dealing with all combina-
tions, will allow the agitation already
started towards statutory specializa-
tion against the fire insurance com-
panies and the rating bureau in West
Virginia. Data has been carefully
prepared as to the workings of the
West Virginia Fire Underwriters As-
sociation, and the rating bureau in-
tended to prove to the legislature
that they are combinations in re-
straint of trade. As West Virginia is
without any anti-trust laws, no special
laws of any kind bearing, even re-
motely, upon this question, the mat-
ter of proceeding against the insur-
ance companies and the bureau was
postponed until special legislation
could be secured."The decision of the Supreme Court
is broad, asserting that the pool is
against public policy; it is a combina-
tion in restraint of trade; that the
common law meets it adequately; that
it is not necessary for a complete
monopoly to be formed, and if it is
only partial it is illegal. It is now as-
serted that immediate action will be
taken against the West Virginia Fire
Underwriters Association and the
West Virginia Insurance Bureau, a
branch of the Ohio Insurance Bureau,
violating the common law."That matter is of vital importance
to Wheeling in that an advance in
rates is scheduled for January 1. It
will be remembered that after con-
ferences between the State underwriters
and the Wheeling underwriters, an
increase was agreed upon, but later
discussion arose and the raise was
dropped. Later it was decided to re-
rate the city of Wheeling. These
changes would have resulted in an in-
crease in insurance rates of 30 per
cent. All were dropped, but finally it
was decided to make an arbitrary in-
crease effective January 1, a fact
which is not generally known.The decision of the Supreme Court,
however, if any one chooses to fight
the raise, will make this action ille-
gal, because it is unlawful for fire in-
surance companies to pool together to
fix prices.It is also known that all is not
harmonious in the West Virginia Fire
Underwriters Association. Many re-
sponsible companies have refused to
abide further by its decision. In this
connection the Western Underwriters
says, avoiding the subject of the final
increase ordered."Field men who opposed the flat ad-
vance (in West Virginia) feel now
their position is well understood by
the western managers and eastern of-
ficials, owing to the New York confer-
ence. These field men were indig-
nant at the attempt of the president
of a New York company, whose rep-
resentative is not a member of the
West Virginia Underwriters Associa-
tion, to dictate to the association
what it should do. This official took
up the action of the executive com-
mittee, when it rescinded the flat ef-
fort to force the committee to again
revoke its step and was successful.
However, when the facts were pre-
sented at the New York conference
and it was found that this president's
company was not a member of the
West Virginia body, the other com-
panies felt they had been imposed on
and the advance was rescinded."That the settlement of the ques-
tion of advance in rates would heal
the sore places in the ranks of the
West Virginia Fire Underwriters As-
sociation seems to have been prema-
ture, and that there is still much trou-
ble brewing in its membership is evi-
dent. That it will end in a great
many charges of broken promises will
affect a continuance of the associa-
tion or its reorganization."Our want column is alive with bar-
gains. Property for sale and rent
Rooms wanted and for rent. Help
wanted. Positions wanted. Look it
over sure. Your opportunity may beDOCTOR SHOOT
DOWN INTRUDERWEST VIRGINIA BANKER AND
PHYSICIAN FIGURE IN
SENSATION.WASHINGTON, Pa., Dec. 3.—T. J.
Collins, cashier of the Dunkard Val-
ley Bank at Blackville, a town of 1,
000 people over the West Virginia
State line 12 miles south of Waynes-
burg, was shot at an early hour Sat-
urday morning by Dr. L. L. Hall, a
prominent physician of Blackville.
The shooting was done in Dr. Hall's
house, where he claims to have found
Collins on returning from a profes-
sional visit.Dr. Hall left word that he would
be away for several hours, but return-
ing earlier than he expected, met Col-
lins coming out of his room. Hall be-
gan shooting and Collins fled down
a back stairs scantily clad. He was
hit in the left shoulder by the third
bullet as he went out the door. Dr.
Hall was arrested but later released.
Mrs. Hall, whom her husband accuses
of intimacy with Collins, was sent
by Dr. Hall to her parents near Mor-
gantown, W. Va.; Hall is 27 and Col-
lins 40 and married. Both are promi-
nent and the shooting has created a
sensation.

IDLE THOUGHTS.

By E. F. Meredith in Missouri Breeze.

All the gutters are not dead.
Don't judge a show by the showing.
Don't take time to save people you
don't care for.The longest jump doesn't always
take you to the best town.
An angel is a party with money
that gets into the show business.There is a difference between "put-
ting" out a show and keeping it out.The territory with which you are
familiar, somehow, always seems the
best.The most pretentious production
not always make the most money.The chorus girl that makes the most
acquaintances isn't always the black-
est sheep in the flock.Gray hairs don't necessarily indicat-
e old age, nor does experience always
make the best actor.The poorest the town the more string-
ent the rules concerning smoking in
the dressing rooms.The manager who arrives in town
with a red ticket on his baggage never
has a good word for the railroads.Never look down on a man because
he is a minister or a pedagogue for
many men in those professions are no
worse than actors.Here is a recipe for getting good
treatment in the one-night stands, and
it is one that has never been known
to fail. It is to smile.To eat all the prunes served you
for supper means a big house that
night. To eat a part of them is a sure
sign that only the free list will come
in.The actress that has a husband with
the company is the first to question
the propriety of an after-the-show
luncheon in which the chorus girls en-
gage.The trouble in the show troupes
always starts with the women, and
the first outbreak is generally from
the character woman. Poor thing.
They all hand her a lemon from
hotel clerk to house manager.Many clever people with realabili-
ty are touring the villages with inferior
attractions. Instead of helping ther-
selves bigger things the mere fact that
they are with the small ones injures
their chances of getting an opportuni-
ty.Don't wait until your stationery is
entirely out before ordering but call
us up now and try our new job de-
partment. WEST VIRGINIAN."Human
Experiment" Gets
Her DivorceMARTHA HUNTER, VIOLINIST, CAN
NOW MAKE HER OWN CA-
REER—HUSBAND WAS
PLANNING IT.NEW YORK, Dec. 3.—On the re-
port of ex-Justice Van Wyck, a decree
annulling the marriage of George I.
Hunter and Martha W. Hunter was en-
tered in the Supreme court Saturday.
Mrs. Hunter applied for the decree
on the ground that the husband had
deceived her, insisting after they were
married that their union was purely
Platonic, and was intended to devel-
op her intellectual and musical side.Mr. and Mrs. Hunter were married
in 1901. She was then 18 years old,
and he was fifteen years her senior.
She testified that after they were mar-
ried he told her that he had wedded
her to make a great musician of her.
He was then editor of The Smart Set.
He resigned this place and took charge
of a magazine known as The Uphol-
sterer.She began to play the violin when
she was 4 years old, and developed a
great love for music. After marriage
they lived in New York City for a
short time, and then moved to Hunt-
ington, L. I., where they lived until
last spring, when Mr. Hunter sailed
for Europe. Mrs. Hunter said in her
testimony:"Mr. Hunter was always cold and
reserved. I tried to break this reserve
down, but failed. He always said I
was too romantic. He had a plan for
my future. I was to have a brilliant
musical career and let nothing inter-
fere with it. He called our marriage
'a business partnership' and 'a part-
nership of ambition'.""He always said that he was the
greatest man alive, and no one would
have such a career as he would have,
and he wanted an equally brilliant
partner. He left The Smart Set be-
cause it did not furnish him with a
large enough field. I told him I would
be much happier if there was a little
child for us to care for, and he said
that a child would only interfere with
his ambition for me. He said that I
was a 'human experiment,' and he
wanted to see how far my intellect
would carry me.""I told him that the kind of life
he would have me lead was absurd
and horrible for married people, and
I wanted a child."Other witnesses corroborated Mrs.
Hunter's testimony.

"Gay New York."

Before two very large holiday audi-
ences, "Gay New York," opened a half
week's engagement at the High Street
theater, yesterday. This musical com-
edy has been here so often that very
little remains to be said of it. The
plot of its story is not intricate, nor
hard to follow, the fun is plenty and
good natured. The music is of the
light, tinkling kind which does not
wear out by repetition.The present production is remarka-
ble because of the general merit of the
company presenting it, which is be-
yond the average of those that play at
popular prices. Yesterday's perfor-
mance would probably have been better
if the company had not been enjoying
(?) a week of one night stands and
obliged, by reason of late arrival in
town, to "go on" without turkey, or
even sandwiches and coffee.Heading the cast is Miss Lillian
Hoerlein, a woman of considerable
beauty of figure and voice and an abili-
ty to wear gowns well. Florence
Clement sings and dances very well
and has a chic manner that fits her
characterization. Harry Emerson and
James Devine divide comedy honors.
Both are clever and keep within light-
imate lines.—The Ohio State Journal.

ANDERSON'S BON TON

Hats, are stylish
and cheapSee the new Panama Skirts we
sell for \$4.50. in black, brown and
navy.See our line of Silks, new and
up-to-date. Our special Yarmoth
Silk at 85c brats them all for \$1.00
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for the children.

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Fine Gold Fillings.....
White Fillings.....

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without a life thought about

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those dependent on him to provide
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of fire, the horror of an accident, may
shut off the present means of living.
An insurance policy at this time would
be a comfort in the time of trou-
ble, etc.

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Look us over
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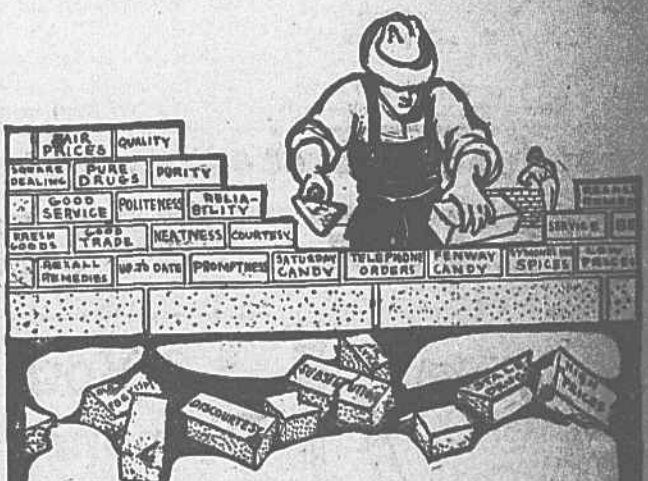
'GAY NEW YORK'

THURSDAY, DEC 14,

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IN

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We believe in doing things a little bit better than ordinary, and it is
by doing things a little bit better than ordinary that our business building
is accomplished.
There's a difference between the ordinary and better-than-ordinary
store, just as there is a difference between the "cheap" drug store and
the "fair priced" drug store. The "cheap" store or the ordinary store is a
dangerous store to patronize, especially if it is a drug store. Your doctor
knows that, and your doctor also knows that this store is a fair store.
The ordinary drug store—that is, that is reliable—that we will sell only drugs
and medicines that are pure and fresh, and at the same time we sell every-
thing at a fair price.

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